

REAFFIRMATION AGREEMENT

Debtor's name
David Moomaw

Case No.
05-64008

Creditor's Name and Address
Fifth Third Bank – Acct#842957870
1850 E Paris SE – Bankruptcy Department
Grand Rapids, MI 49546
MD # ROPS05 / lac

PART A – AGREEMENT

Summary of Terms of the Reaffirmation Agreement

Principal Amount Due \$4,556.29

Interest Rate (APR) 10.750%

Description of Security:

Monthly Payment Amount \$320.45

98 PLYM VOYAGER

Start Payment Date 09/11/05

Arrears / Monthly Payment Amount \$0.00 / \$

Start Arrears Date / End Arrears Date /

The above-mentioned indebtedness is hereby reinstated in all respects unless modified by the terms within the reaffirmation agreement.

The parties understand that this agreement is purely voluntary and is not required under the Bankruptcy Code, under non-bankruptcy law, or under any agreement not in accordance with the provisions of 11 USC 524.

The debtor may rescind the agreement at any time prior to discharge or within 60 days after such agreement is filed with the court, whichever occurs later, by giving notice of rescission to: Fifth Third Bank / 1850 E Paris SE – Bankruptcy Department / Grand Rapids, MI 49546 / MD # ROPS05. If the undersigned rescinds the reaffirmation agreement, all payments on this account shall be retained by the Creditor as payment to adequately protect its collateral or as voluntary payments on the account.

If the undersigned rescinds the reaffirmation agreement, the Creditor shall be entitled to the remedies available to it, including taking possession of its collateral, if any, and this provision shall be unaffected by any exercise of a right of rescission.

X David C Moomaw 9/12/05
Signature of Debtor Date

X Lisa Cage Lisa Cage 9-15-05
Signature of Creditor Date

X _____
Signature of Joint Debtor Date

PART B -- ATTORNEY'S DECLARATION

This agreement represents a fully informed and voluntary agreement that does not impose an undue hardship on the debtor or any dependent of the debtor. The debtor has been fully advised about the legal effect and consequences of this agreement and of any default under this agreement.

X Dee E. Dora
Signature of Attorney Date

9/12/05